

CERTIFICATION OF ENROLLMENT

**SENATE BILL 5199**

60th Legislature  
2007 Regular Session

Passed by the Senate March 7, 2007  
YEAS 48 NAYS 0

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**President of the Senate**

Passed by the House April 5, 2007  
YEAS 97 NAYS 0

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**Speaker of the House of Representatives**

Approved

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**Governor of the State of Washington**

CERTIFICATE

I, Thomas Hoemann, Secretary of the Senate of the State of Washington, do hereby certify that the attached is **SENATE BILL 5199** as passed by the Senate and the House of Representatives on the dates hereon set forth.

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**Secretary**

FILED

**Secretary of State  
State of Washington**

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**SENATE BILL 5199**

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Passed Legislature - 2007 Regular Session

**State of Washington                      60th Legislature                      2007 Regular Session**

**By** Senators Berkey, Prentice, Benton, Hobbs, Hatfield, Schoesler, Parlette, Franklin and Keiser; by request of Department of Financial Institutions

Read first time 01/12/2007.      Referred to Committee on Financial Institutions & Insurance.

1            AN ACT Relating to adding enforcement provisions regarding fraud,  
2            deception, and unlicensed internet lending to the chapter governing  
3            check cashers and sellers; and adding a new section to chapter 31.45  
4            RCW.

5            BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6            NEW SECTION.    **Sec. 1.** A new section is added to chapter 31.45 RCW  
7            to read as follows:

8            (1) It is a violation of this chapter for any person subject to  
9            this chapter to:

10            (a) Directly or indirectly employ any scheme, device, or artifice  
11            to defraud or mislead any borrower, to defraud or mislead any lender,  
12            or to defraud or mislead any person;

13            (b) Directly or indirectly engage in any unfair or deceptive  
14            practice toward any person;

15            (c) Directly or indirectly obtain property by fraud or  
16            misrepresentation; and

17            (d) Make a small loan to any person physically located in  
18            Washington through use of the internet, facsimile, telephone, kiosk, or  
19            other means without first obtaining a small loan endorsement.

1           (2) In addition to any other penalties, any transaction in  
2 violation of subsection (1) of this section is uncollectible and  
3 unenforceable.

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